

FILED
9/3/24 12:44 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
KELLY R. BENDER,) Case No. 23-20575-JAD
)
) Chapter 13
Debtor(s).)
X Doc. # 99

ORDER OF COURT
(Check Boxes That Apply)

☒ Confirming Plan on Final Basis ☐ Chapter 13 Plan dated: _____

☐ Authorizing Distributions Under Plan ☒ Amended Chapter 13 dated:
On Interim Basis Solely as Adequate 7/16/24
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$3,080 effective 4/23.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$_____, beginning _____. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. *Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.* The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- _____
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- _____
- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- _____
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:

-
- ☒ K. Additional Terms and Conditions:
- Trustee's Certificate of Default (at Doc 92) is treated as resolved by this Order.
 - *All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 9/3/2024


jsf
United States Bankruptcy Judge
JEFFERY A. DELLER

cc: All Parties in Interest to be served by Clerk

In re:
Kelly R. Bender
Debtor

Case No. 23-20575-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 03, 2024

User: auto
Form ID: pdf900

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Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2024:

Recip ID	Recipient Name and Address
db	+ Kelly R. Bender, 1038 Tee Line Drive, Aliquippa, PA 15001-5613
cr	+ Beaver County Tax Claim Bureau, Beaver County Courthouse, 810 Third Street, Beaver, PA 15009-2100
15581838	Aptive Pest Control, PO Box 736025, Dallas, TX 75373-6025
15581846	+ CVAC Lawn Care, PO Box 47, Crescent, PA 15046-0047
15581839	+ Clairmont Manor Community Assoc., c/o Acri Community Realty, 290 Perry Highway, Pittsburgh, PA 15229-1864
15581852	+ Global Discovery Vacations, 5360 College Blvd, Suite 200, Overland Park, KS 66211-1641
15581854	Goldman Sachs Bank USA, Goldman Sachs Bank Usa, Philadelphia, PA 19176
15581857	+ Hopewell Township, c/o Sharp Collections, PO Box 81, Sharpsville, PA 16150-0081
15581858	+ Hopewell Township Sewer, 1700 Clark Blvd., Aliquippa, PA 15001-4205

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 04 2024 03:18:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 99605, Arlington, TX 76096-9605
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 04 2024 03:18:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 04 2024 03:29:11	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Sep 04 2024 03:18:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15589399	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 04 2024 03:18:00	ACAR Leasing Ltd. /d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
15581834	+ Email/Text: amscbankruptcy@adt.com	Sep 04 2024 03:19:00	ADT, 3190 S. Vaughn Way, Aurora, CO 80014-3512
15590737	+ Email/Text: amscbankruptcy@adt.com	Sep 04 2024 03:19:00	ADT LLC, 3190 South Vaughn Way, Aurora, CO 80014-3512
15581835	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 04 2024 03:18:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
15820114	Email/Text: bankruptcy@acacceptance.com	Sep 04 2024 03:18:00	American Credit Acceptance, PO Box 204531, Dallas, TX 75320-4531
15593546	Email/PDF: bncnotices@becket-lee.com	Sep 04 2024 03:29:10	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15581837	+ Email/PDF: bncnotices@becket-lee.com	Sep 04 2024 03:40:09	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15581836	+ Email/PDF: bncnotices@becket-lee.com	Sep 04 2024 03:29:31	Amex, P.o. Box 981537, El Paso, TX 79998-1537

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User: auto

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15581840	Email/Text: documentfiling@lciinc.com	Sep 04 2024 03:18:00	Comcast Xfinity, PO Box 60533, City of Industry, CA 91716-0533
15581842	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 04 2024 03:18:00	Comenity/Sephora, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15581841	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 04 2024 03:18:00	Comenity/Sephora, Po Box 182120, Columbus, OH 43218-2120
15581843	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 04 2024 03:18:00	Comenitycapital/Ulta, Po Box 182120, Columbus, OH 43218-2120
15581844	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 04 2024 03:18:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15581845	+ Email/Text: ccusa@ccuhome.com	Sep 04 2024 03:18:00	Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15583568	Email/Text: mrdiscen@discover.com	Sep 04 2024 03:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15581847	+ Email/Text: mrdiscen@discover.com	Sep 04 2024 03:18:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15581848	+ Email/Text: mrdiscen@discover.com	Sep 04 2024 03:18:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15602416	+ Email/Text: jdryer@bernsteinlaw.com	Sep 04 2024 03:18:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15581849	+ Email/Text: kburkley@bernsteinlaw.com	Sep 04 2024 03:19:00	Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
15601439	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 04 2024 03:18:00	Freedom Mortgage / Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9749
15581851	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 04 2024 03:18:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
15581850	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 04 2024 03:18:00	Freedom Mortgage Corporation, 951 W Yamato Rd, Suite 175, Boca Raton, FL 33431-4444
15581856	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Sep 04 2024 03:18:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70321, Philadelphia, PA 19176-0321
15581855	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Sep 04 2024 03:18:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
15581853	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Sep 04 2024 03:18:00	Goldman Sachs Bank USA, Lockbox 6112, Philadelphia, PA 19170-0001
15581860	+ Email/Text: bankruptcy@huntington.com	Sep 04 2024 03:18:00	Huntington Bank, Attn: Bankruptcy, 41 S High St, Columbus, OH 43215-3406
15581859	Email/Text: bankruptcy@huntington.com	Sep 04 2024 03:18:00	Huntington Bank, Huntington Banks, Columbus, OH 43216
15581861	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 04 2024 03:18:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15601758	Email/PDF: resurgentbknotifications@resurgent.com	Sep 04 2024 03:29:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15581863	+ Email/Text: Mercury@ebn.phinsolutions.com	Sep 04 2024 03:18:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
15581862	+ Email/Text: Mercury@ebn.phinsolutions.com	Sep 04 2024 03:18:00	Mercury/FBT, Po Box 84064, Columbus, GA 31908-4064
15581864	Email/Text: bankruptcydepartment@tsico.com	Sep 04 2024 03:19:00	Nationwide Credit, PO Box 15131, Wilmington, DE 19850-5131

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15581865	^	MEBN	Sep 04 2024 03:15:41	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
15583622	+	Email/Text: ebnpeoples@grblaw.com	Sep 04 2024 03:18:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15598156		Email/Text: bnc-quantum@quantum3group.com	Sep 04 2024 03:18:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15601713		Email/Text: bnc-quantum@quantum3group.com	Sep 04 2024 03:18:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15581867	+	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 04 2024 03:29:41	Syncb/At Home CC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15581866	+	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 04 2024 03:29:43	Syncb/At Home CC, Po Box 965013, Orlando, FL 32896-5013
15582018	^	MEBN	Sep 04 2024 03:16:09	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15581869	+	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 04 2024 03:40:03	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15581868	+	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 04 2024 03:40:04	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15581870		Email/PDF: ais.tmobile.ebn@aisinfo.com	Sep 04 2024 03:29:31	T Mobile, PO Box 37380, Albuquerque, NM 87176-7380
15581871	+	Email/Text: rhoy@volkweins.com	Sep 04 2024 03:18:00	Volkwein's Music, 138 Industry Drive, Pittsburgh, PA 15275-1014
15581872	+	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 04 2024 03:29:39	Wells Fargo Bank NA, Po Box 14517, Des Moines, IA 50306-3517
15581873	+	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 04 2024 03:29:39	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
15590871		Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 04 2024 03:29:43	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15601762	*+	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-2

User: auto

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com
J. Philip Colavincenzo	on behalf of Creditor Beaver County Tax Claim Bureau colavincenzolaw@yahoo.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Kenneth Steidl	on behalf of Debtor Kelly R. Bender julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Matthew Fissel	on behalf of Creditor Freedom Mortgage Corporation matthew.fissel@brockandscott.com wbecf@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
William E. Craig	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing wcraig@egalawfirm.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 10